

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Jennifer L. Scarnati
Debtor(s)

Case No. 20-21522-GLT
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Sep 28, 2020

User: dkam
Form ID: 318

Page 1 of 3
Total Noticed: 46

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 30, 2020:

Recip ID	Recipient Name and Address
db	+ Jennifer L. Scarnati, 954 Margaretta Ave, Pittsburgh, PA 15234-1302
r	+ BK Global Real Estate Services EXP REALTY, 1095 Broken Sound Pkwy, NW Suite 100, Boca Raton, FL 33487-3501
15241542	+ Advanced Collection Bureau, Inc., 1535 North Cogswell Street, Suite B-8, Po Box 560063, Rockledge, FL 32956-0063
15241541	+ Advanced Collection Bureau, Inc., Po Box 560063, Rockledge, FL 32956-0063
15241553	+ Fenters Ward, 201 South Highland Avenue, Suite 201, Pittsburgh, PA 15206-3950
15241555	+ Jeffrey Bayton, Jr., 428 Mifflin Street, West Mifflin, PA 15122-4108
15241558	+ Kay Jewelers, PO Box 4485, Beaverton, OR 97076-4485
15241559	+ Midland Funding, 320 East Big Beaver Road, Suite 300, Troy, MI 48083-1271
15241560	+ Midland Funding, Attn: Bankruptcy, 350 Camino De La Reine Ste 100, San Diego, CA 92108-3007
15241563	+ PennyMac Loan Services, LLC, Po Box 514387, Los Angeles, CA 90051-4387
15241567	+ Progressive Leasing, 1155 Washington Pike, Bridgeville, PA 15017-2827
15241569	+ South Hills Family Medicine, 1000 Higbee Drive, Bethel Park, PA 15102-4200
15241575	+ Waypoint Resource Group, PO Box 8588, Round Rock, TX 78683-8588

TOTAL: 13

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
tr	+ EDI: QNLCARDIELLO.COM	Sep 29 2020 05:18:00	Natalie Lutz Cardiello, 107 Huron Drive, Carnegie, PA 15106-1826
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Sep 29 2020 02:51:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Sep 29 2020 02:51:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	+ EDI: PRA.COM	Sep 29 2020 05:18:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15241544	Email/Text: ebn@americollect.com	Sep 29 2020 02:51:00	Americollect, 1851 S Alverno Road, Manitowoc, WI 54221
15241543	+ EDI: GMACFS.COM	Sep 29 2020 05:18:00	Ally Financial, P.o. Box 380901, Bloomington, MN 55438-0901
15273686	+ EDI: LCIFULLSRV	Sep 29 2020 05:18:00	COMCAST, PO BOX 1931, Burlingame, CA 94011-1931
15255573	Email/PDF: resurgentbknotifications@resurgent.com	Sep 29 2020 03:05:56	CVI SGP-CO Acquisition Trust, c/o Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
15241548	EDI: COMCASTCBLCENT	Sep 29 2020 05:18:00	Comcast, PO Box 3001, Southeastern, PA 19398-3001
15241549	+ EDI: WFNNB.COM	Sep 29 2020 05:18:00	Comenity Bank/Victoria Secret, Po Box 182789,

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			Columbus, OH 43218-2789
15241550	+ EDI: WFNNB.COM	Sep 29 2020 05:18:00	Comenity Bank/Victoria Secret, Attn: Bankruptcy, Pob 182125, Columbus, OH 43218-2125
15241551	+ EDI: CONVERGENT.COM	Sep 29 2020 05:18:00	Convergent Outsourcing, 500 SW 7th Street, Building A 100, Renton, WA 98057-2983
15241552	Email/PDF: creditonebknotifications@resurgent.com	Sep 29 2020 03:05:54	Credit One Bank, P.O. Box 98872, Las Vegas, NV 89193-8872
15279848	+ Email/Text: kburkley@bernsteinlaw.com	Sep 29 2020 02:51:00	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 707 Grant St., Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
15241554	+ Email/Text: paparalegals@pandf.us	Sep 29 2020 02:52:00	Gregg L. Morris, Esq., Patenaude & Felix, 501 Corporate Drive, Southpointe Center, Suite 205, Canonsburg, PA 15317-8584
15241547	EDI: JPMORGANCHASE	Sep 29 2020 05:18:00	Chase Card Services, Attn: Bankruptcy, Po Box 15298, Wilmington, DE 19850
15241546	EDI: JPMORGANCHASE	Sep 29 2020 05:18:00	Chase Card Services, Po Box 15369, Wilmington, DE 19850
15255572	Email/PDF: resurgentbknotifications@resurgent.com	Sep 29 2020 03:05:57	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
15267229	+ EDI: MID8.COM	Sep 29 2020 05:18:00	Midland Funding LLC, P.O. Box 2011, Warren MI 48090-2011
15241562	+ EDI: AGFINANCE.COM	Sep 29 2020 05:18:00	OneMain Financial, Attn: Bankruptcy, Po Box 3251, Evansville, IN 47731-3251
15241561	+ EDI: AGFINANCE.COM	Sep 29 2020 05:18:00	OneMain Financial, Po Box 1010, Evansville, IN 47706-1010
15241564	Email/Text: info@phoenixfinancialsvcs.com	Sep 29 2020 02:50:00	Phoenix Financial Services, LLC, 8902 Otis Ave, Indianapolis, IN 46216
15241565	Email/Text: info@phoenixfinancialsvcs.com	Sep 29 2020 02:50:00	Phoenix Financial Services, LLC, Attn: Bankruptcy, Po Box 361450, Indianapolis, IN 46236
15241566	EDI: PRA.COM	Sep 29 2020 05:18:00	Portfolio Recovery, 120 Corporate Blvd Ste 100, Norfolk, VA 23502
15270985	EDI: PRA.COM	Sep 29 2020 05:18:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
15241568	+ Email/PDF: resurgentbknotifications@resurgent.com	Sep 29 2020 03:08:05	Resurgent Capital Services, PO Box 1269, Greenville, SC 29602-1269
15278384	+ Email/Text: bncmail@w-legal.com	Sep 29 2020 02:51:00	SYNCHRONY BANK, c/o Weinstein & Riley, PS, 2001 Western Ave., Ste 400, Seattle, WA 98121-3132
15241570	Email/Text: PFS.Analyst@stclair.org	Sep 29 2020 02:51:00	St. Clair Hospital, 1000 Bower Hill Road, Pittsburgh, PA 15243-1899
15242890	+ EDI: RMSC.COM	Sep 29 2020 05:18:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15241572	+ Email/Text: bankruptcydepartment@tsico.com	Sep 29 2020 02:51:00	Transworld Sys Inc/51, Attn: Bankruptcy, Po Box 15630, Wilmington, DE 19850-5630
15241571	+ Email/Text: bankruptcydepartment@tsico.com	Sep 29 2020 02:51:00	Transworld Sys Inc/51, Pob 15273, Wilmington, DE 19850-5273
15241573	EDI: VERIZONCOMB.COM	Sep 29 2020 05:18:00	Verizon, 500 Technology Drive, Suite 550, Water Spring, MO 66304
15277429	EDI: AIS.COM	Sep 29 2020 05:18:00	Verizon, by American InfoSource as agent, PO Box 4457, Houston, TX 77210-4457

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BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		PENNYMAC LOAN SERVICES, LLC
aty	*+	Natalie Lutz Cardiello, 107 Huron Drive, Carnegie, PA 15106-1826
cr	*+	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 707 Grant Street, Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
15241545	*P++	AMERICOLLECT INC, PO BOX 2080, MANITOWOC WI 54221-2080, address filed with court., Americollect, 1851 S Alverno Road, Manitowoc, WI 54221
15241556	*+	Jeffrey Bayton, Jr., 428 Mifflin Street, West Mifflin, PA 15122-4108
15241557	*+	Jeffrey Bayton, Jr., 428 Mifflin Street, West Mifflin, PA 15122-4108
15241574	*	Verizon, 500 Technology Drive, Suite 550, Water Spring, MO 66304

TOTAL: 1 Undeliverable, 6 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 30, 2020

Signature: /s/Joseph Speetjens**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 28, 2020 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor PENNYMAC LOAN SERVICES LLC bnicholas@kmlawgroup.com
Julie Frazee Steidl	on behalf of Debtor Jennifer L. Scarnati julie.steidl@steidl-steinberg.com leslie.nebel@steidl-steinberg.com;abby.steidl@me.com;cgoga@steidl-steinberg.com;r53037@notify.bestcase.com;rlager@steidl-steinberg.com;kmeyers@steidl-steinberg.com
Keri P. Ebeck	on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com jbluemle@bernsteinlaw.com
Natalie Lutz Cardiello	on behalf of Trustee Natalie Lutz Cardiello ncardiello@cardiello-law.com ncardiello@ecf.axosfs.com
Natalie Lutz Cardiello	ncardiello@cardiello-law.com ncardiello@ecf.axosfs.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov

TOTAL: 6